

DRAFT

25 June 2014

Chapter Approved Cathedral Policies

12 October 2002 to Present

The Chapter of St. Paul's Cathedral has established formal policies which guide its actions in a number of areas. These policies are moved, seconded, and approved by the Chapter. In addition, other procedures are occasionally developed that are not approved by the Chapter but do, in practice, provide guidance. They are followed as guidelines or de facto policies.

The Cathedral has not compiled these policies in managed record apart from the Chapter minutes that documents the adoption of each policy. The following are the Cathedral policies approved since 12 October 2002. They were extracted from the Chapter minutes covering that period. The date of the Chapter meeting when each policy was approved is noted.

1. **Policy:** 'At present, all Cathedral checks require two signatures. In order to more efficiently manage the Accounts Payable functions, it is proposed that Cathedral checks of \$1,000.00 or less require one signature and that those over \$1,000.00 require two signatures. Further, the following are proposed as authorized check signers: (TVR) Scott E. Richardson, Jack Lentz, Robert C. Reed, and Marian Gaston.'

Approved: 27 July 2004.

2. **Policy:** 'From time to time, the Cathedral receives gifts of stock or other marketable securities. In general, for gifts other than to the endowment, it is the policy of the Cathedral to liquidate securities and to apply the proceeds to either a pledge or to a specific fund, as directed by the donor. It is proposed that the Cathedral Administrator be authorized to initiate such sales transactions.'

Approved: 27 July 2004.

3. **Policy:** St. Paul's Cathedral Proposed Strategic Development Plan Commencing January 2005. (A text of the document is not part of the minutes.)

Approved: 25 January 2005.

4. **Policy:** 'It was moved, seconded, and unanimously approved that for certain Cathedral accounts signature authority granted and signature cards be processed as follows:

- a. Operating Account, Special Funds, Restoration Fund, and Pledge Transit Account: Dean Richardson, Cathy Hopper, Jack Lentz, Ken Tranbarger, Jim Greer, Guin Kerstetter, and Bob Reed. Checks from these accounts require only one signature for amounts not greater than \$1,000.
- b. Columbarium Perpetual Care Fund: Dean Richardson, Jim Greer, Pam Surko, and Guen Kerstetter.

DRAFT

c. Endowment/MacKenzie Fund: Dean Richardson, Jim Greer, Pam Surko, Guen Kerstetter, and Bob Reed.'

Approved: 31 May 2005.

5. **Policy:** Endowment Fund Management Policy & Endowment Fund Board Plan of Operation. See Attachment 1.

Approved: 28 June 2005.

6. **Policy:** Policy on Peace and Justice Issues. See Attachment 2.

Approved: Note: The policy was not formally moved, seconded, and approved by the Chapter.

7. **Policy:** Vision for the Future, A proposal to Chapter to proceed with the Dorcas House Project. See Attachment 3.

Approved: 25 April 2006.

8. **Policy:** Pastoral Directive from Bishop Mathes. See Attachment 4.

Approved: 25 April 2006.

9. **Policy:** **St. Paul's Cathedral** Re-establishment & Management of Endowment Funds Adopted by the Chapter on 28 June, 2005 and revised on 27 June, 2006. See Attachment 5.

Approved: 27 June 2006.

10. **Policy:** Policy Regarding the Disposition of Undesignated Bequests. See Attachment 6.

Approved: 6 February 2007.

11. **Policy:** Policy Regarding the Disposition of Undesignated Gifts. See Attachment 7.

Approved: 6 February 2007.

12. **Policy:** Fundamental Immigration Principles. See Attachment 8.

Approved: 1 May 2007.

13. **Policy:** Revised Endowment Committee Charter. See Attachment 9.

Approved: 7 November 2007.

14. **Policy:** 'Vacation policy – A proposal was made that Cathedral employees not accrue more than two years leave.'

Approved: 4 December 2007.

15. **Policy:** Revised Cathedral Investment Policy. See Attachment 10.

Approved: 11 May 2010.

16. **Policy:** Revised Undesignated Gift Policy. See Attachment 11.

Approved: 11 January 2011.

17. **Policy:** '**The Cathedral's wedding policy** was changed to require that the bride and groom have a closer relationship with the Cathedral than before.'

DRAFT

Approved: 4 October 2011. Note: This policy was announced by the Dean. It was not formally moved, seconded, and approved by the Chapter.

18. **Policy:** 'Endowment funds shall be invested 70% in equity and 30% in fixed income investments.'

Approved: 6 March 2012.

19. **Policy:** 'The Endowment Committee shall report to Chapter at the Chapter's May and November meetings each year. Also, distribution of endowment funds to the Cathedral shall be based on a 12-month average investment return.'

Approved: 3 April 2012.

20. **Policy:** 'A policy was established that the Sole Member of St. Paul's Senior Homes shall meet quarterly.'

Approved: 2 October 2012.

21. **Policy:** 'A policy was established that the Sole Member of the Nutmeg and Olive, LLC shall meet quarterly.'

Approved: 3 September 2013. The decision to follow this policy was in accordance with the consensus of the Chapter. Note: The decision was not formally moved, seconded, and approved by the Chapter.

22. **Policy:** 'The Cathedral Chapter authorized the Dorcas House Committee receive the following:

- A five-year draw on the Hopper Fund as proposed on the spreadsheet provided as Attachment 12.
- A five per cent draw on the Hopper Fund for fiscal year 2013.'

Approved: 5 November 2013.

23. **Policy:** Cathedral Health Plan Policy. See Attachment 13.

Approved: 4 February 2014.

24. **Policy:** PACEM Funds Policy. See Attachment 14.

Approved: 3 June 2014.

DRAFT

Attachment 1

St. Paul's Cathedral

Draft Proposed Resolution for Consideration by the Chapter

WHEREAS, Christian stewardship involves the faithful management of all the gifts God has given to humankind – time, talent, the created world and money, including accumulated, inherited, and appreciated assets; and

WHEREAS, Christians can give to the work of the Church through a variety of gift vehicles, in addition to cash, including securities, bequests in wills, charitable remainder trusts and other life income gifts, other trusts, life insurance policies, real estate, and other property; and

WHEREAS, it is the desire of the Cathedral to encourage, receive, and administer gifts in a manner faithful to the loyalty and devotion to God expressed by the donors, and in accord with the canons of the Episcopal Church and the Diocese of San Diego and the policies of this Cathedral; and

WHEREAS, it is the desire of the Chapter of St. Paul's Cathedral to update its investment policies and procedures;

THEREFORE BE IT RESOLVED, that the Cathedral, through action of this Chapter, recognizes and re-establishes the McKenzie Humanitarian Fund, the Los Angeles Sick and Destitute Fund, and the **Endowment Fund of St. Paul's Cathedral (hereinafter collectively referred to as "the several Funds"); and**

BE IT FURTHER RESOLVED, that the purpose of the McKenzie Fund and Los Angeles Sick and Destitute Fund is to enable the Cathedral to more completely fulfill its mission by developing ministries beyond what is possible through its other sources of income, and therefore distributions from these funds shall be limited to (i) outreach ministries and grants, (ii) start-up grants for new outreach ministries that the Cathedral from time to time may initiate, and (iii) such other purposes as are specifically designated by donors whose gifts have been included in either of these Funds or may be included in the future; and

DRAFT

BE IT FURTHER RESOLVED, that the purpose of the Endowment Fund of St. Paul's Cathedral is to enable the Cathedral to more completely fulfill its mission by developing ministries beyond what is possible through its other sources of income, and therefore distributions from these funds shall be limited to (i) building improvements, renovations, enhancements, and expansions, (ii) grants for special one-time **projects related to the Cathedral's fabric, furnishings, and capital** equipment, and (iii) such other purposes as are specifically designated by donors whose gifts have been included in the Fund or may be included in the future; and

BE IT FURTHER RESOLVED, that distributions from any and all of the Funds named above shall not be made to the operating fund or included in the annual budget of the Cathedral except only insofar as they support such operating expenses as are consistent with the purpose of the several Funds as described above; and

BE IT FURTHER RESOLVED, that any distribution from the principal of any of the several Funds named above be made only upon a vote by a 2/3 majority of the Chapter, either present or polled, meeting in regular or special session; and

BE IT FURTHER RESOLVED, that the Chapter hereby discharges the Investment Committee with many thanks for the dedicated and expert service of its members over the past several years; and

BE IT FURTHER RESOLVED, that the Cathedral, through action of this Chapter, hereby establishes an Endowment Fund Board (hereafter called the **"Board"**) and **charges said Board with the custody and management of the Funds named above;**

BE IT FURTHER RESOLVED, that all the actions indicated in this resolution shall take effect as of the first day of January 2006, except that provisions concerning the amount of distributions from the McKenzie Fund shall take effect no later than the first day of January 2007 with distributions from that Fund in 2006 being equivalent to 100% of its earnings during 2005, and that provisions concerning the amount of distributions from the Los Angeles Sick and Destitute Fund shall take effect no later than the first day of January 2008 with distributions from that Fund in 2006 and 2007 being equivalent to 100% of earnings during 2005 ; and

BE IT FURTHER RESOLVED, that the following Plan of Operation sets forth the administration and management of the several Funds:

DRAFT

PLAN OF OPERATION

1. The Endowment Fund Board

The Board shall consist of at least five members and no more than nine members, all of whom shall be members in good standing of the Cathedral; they shall be appointed by the Chapter. Additionally, the Dean and Wardens shall be members *ex officio* of the Board. Upon adoption of this resolution, two members shall be appointed for a term of three years, two members for a term of two years, and one member for a term of one year. Thereafter, on an annual basis, the Chapter shall appoint the necessary number for a term of three years. No appointed member shall serve more than two consecutive three-year terms. After a lapse of one year, former Board members may be reappointed. In the event of a vacancy on the Board, the Chapter shall appoint a member to complete the unfulfilled term, upon the completion of which that person is eligible for reappointment to a three year term.

The Board shall meet at least quarterly or more frequently as deemed by it in the best interests of the several Funds.

A quorum shall consist of four members. The affirmative vote of four members shall be necessary to carry any motion or resolution.

The Board shall elect from its membership a chairperson and a secretary. The chairperson, or member designated by the chairperson, shall preside at all Board meetings.

The Secretary shall maintain complete and accurate minutes of all meetings of the Board and supply a copy thereof to each member of the Board. Each member shall keep a complete set of minutes to be delivered to his or her successor. The Secretary shall also supply a copy of the minutes to the Chapter in a timely manner.

The Treasurer of the Cathedral shall cause to be maintained complete and accurate books of account for the several Funds. At the discretion of the Chapter, the books may be audited annually by a certified public accountant. Neither the Treasurer of the Cathedral nor the auditor of the Funds shall be a member of the Board.

DRAFT

The Board shall report on a quarterly basis to the Chapter and, at each annual meeting of the Cathedral congregation, shall render a full and complete account of the administration of the Funds during the preceding year, including contributions, distributions, earnings, fees, and fluctuation in evaluations.

The Board, at the expense of the several Funds, may provide for such professional counseling on investments or legal matters as it deems to be in the best interests of the Funds.

Members of the Board shall be liable for any acts or omissions committed by them only to the extent that such acts or omissions were not in good faith or involved intentional misconduct. Each member shall be liable only for his/her own intentional misconduct or for his/her own acts or omissions not in good faith, and shall not be liable for the acts or omissions of any other members. No member shall engage in any self-dealing or transactions with the Funds in which the member has direct or indirect financial interest and shall at all times refrain from any conduct in which his/her personal interests would conflict with the interest of any of the Funds.

All assets are to be held in the names of the respective Funds. Actions to hold, sell, exchange, rent, lease, transfer, convert, invest, reinvest, and in all other respects to manage and control the assets of the several Funds, including stocks, bonds, debentures, mortgages, notes, warrants of other securities, as in their judgment and discretion they deem wise and prudent, are to be made by a delegated member of the Board or investment manager appointed by the Board.

2. Acceptance of Gifts to the Several Funds

A Gift Review Policy shall be established through which the decision is made as to whether a gift to any of the several Funds shall be accepted. This policy will incorporate the provision that, if a gift of property other than cash or publicly traded securities is offered to the Cathedral, there will be conducted a careful review to determine whether the best interests of the Cathedral are served by accepting or rejecting the gift.

From the date that this Plan of Operation goes into effect and until the Endowment Board adjusts the amount, the minimum contribution for a designated fund within any of the several Funds shall be set at \$10,000.

3. Distributions from the Several Funds

DRAFT

It is the intent of this resolution that the several Funds shall be managed as true endowments employing the restriction that the principal shall not be invaded; therefore, distributions from any and all of the several Funds shall be made only from dividends and interest earned during the fiscal year preceding the year of distribution and according to a percentage of said earnings determined on an annual basis by the Endowment Board. No distribution shall be made from any of the several Funds which shall reduce the total asset value of the Fund to an amount lower than that held by the Fund as of twelve months prior to the proposed distribution. The Board shall formulate a policy defining the spending rules and protocols, with the approval of the Chapter, that will provide for the withdrawal and use of funds consistent with the stated purposes of the several Funds as defined in the first section of this resolution. All transfers and withdrawals from the several Funds shall require prior written approval by two of the **following: The Dean, the Dean's Warden, the People's Warden, the Clerk of the Chapter, and the Treasurer.**

4. Investment of the Funds

At the time of the adoption of this resolution and continuing through the end of the calendar year 2006, the Endowment Fund Board shall continue to follow the Investment Policy in use by the Investment Committee at the time of its discharge. Thereafter, the Endowment Fund Board may propose to the Chapter and the Chapter may approve either amendments to the standing Investment Policy or a new Investment Policy within the following parameters: the Investment Policy of the Cathedral shall require that the Board include in the corpus of each of the several Funds both instruments intended to provide current income and instruments intended to provide capital appreciation. At no time after the first day of January 2007, shall the Board invest less than 33% nor more than 67% of each of the corpuses of the several Funds in instruments intended to produce income.

5. Amendment of these Resolutions

Adoption of this resolution supersedes any previous "Statement of Investment Policy." Any amendment to these resolutions shall be adopted by a vote of at least two-thirds of the membership of the Chapter at a regularly scheduled meeting or at a special meeting call specifically for the purpose of amending these resolutions.

6. Disposition or Transfer of the Funds

In the event that St. Paul's Cathedral ceases to exist, whether through merger, dissolution, or some other event, disposition or transfer of the Funds named herein shall be at the discretion of the Chapter in conformity with the Cathedral's Articles of Incorporation and By-laws and in accord with diocesan canons and the Bishop of San Diego.

DRAFT

The foregoing resolutions are hereby adopted by the Chapter this _____ day of _____ 2005

Signatures of Dean and Wardens:

Attest:

Clerk of Chapter

DRAFT

Attachment 2

Chapter Policy on Peace and Justice Issues

Adopted November 2005

Process and Format for Submission of Peace and Justice Policies

The following is the minimum that must be part of any proposal for adoption by the Chapter of St. Paul's Episcopal Cathedral as a policy statement on a Peace and Justice issue. Nothing in this process is intended to inhibit any individual clergy, staff or member from expressing a personal commitment to a position.

A proposed policy paper, written in resolution format, is submitted to the Dean that contains, as a minimum, the following elements. The Dean may refer the proposal back for further study or submit it to the Chapter for consideration.

Describe, generally, the Peace and Justice issue that is being presented to the Chapter for consideration.

What is the position of the National Church found in the resolutions of the Triennial Convention?

Describe in detail the research that was collected and examined relative to the specific Peace and Justice issue. Attach any relevant research.

DRAFT

Attachment 3

Chapter Resolution

Dorcas House

The Chapter of The Cathedral Church of St. Paul, having reviewed the report of the ad hoc committee appointed to report thereon, and having discussed the issues relating to the Dorcas House project, which project consists of relationships with Dorcas Ministries, Inc., a 501(c)3 organization headquartered in California, and Vida Joven de Mexico, and Asociacion Civil (AC) headquartered in Tijuana, Mexico, and upon motion, duly made and seconded,.

Resolved:

The Chapter of The Cathedral Church of St. Paul (the "Cathedral") establishes a committee to be known as Dorcas House (the use of such name being subject to licensing agreements), which committee shall be appointed by the Dean and tasked to negotiate, on behalf of the Cathedral, two separate agreements.

- A one-year agreement between the Cathedral and Dorcas Ministries to license their name, use their fund raising lists, and agree to raise funds to support Dorcas House operated by Vida Joven de Mexico
 - A one-year agreement between the Cathedral and Vida Joven de Mexico with the following elements.
 - Agree that the Cathedral has no authority over the operations of Vida Joven, and that the-Cathedral and Vida Joven are entirely separate entities, independent of one another, and As a predicate to the effectiveness of the agreement, and at all times during the effective dates of any agreement, Vida Joven will obtain, from an insurance company authorized to conduct business in the Republic of Mexico, public liability, fire, officers and directors and such other insurance as is commonly and appropriately carried by similar private institutions in Baja California.
 - So as to provide for a continuation of its independent governance, Vida Joven will recruit a board consisting of Mexican nationals.
 - Vida Joven will contract with a licensed Mexican architectural firm to assess for safety issues and compliance with local regulations and statutes and thereafter implement such reports as the board of Vida Joven shall deem appropriate.
 - The Cathedral will attempt to raise the funds necessary for Vida Joven to operate based on a budget submitted by that organization, such budget to provide for implementation of any for

DRAFT

changes recommended by the architectural firm engaged to recommend compliance with local regulations and statutes.

Resolved Further,

Before any such agreements become effective, they must have been approved by the Dean, the Dean's Warden, the People's Warden, and the Cathedral Chancellor. Resolved Further, the Dorcas House Committee is to make regular reports to the Chapter.

DRAFT

Attachment 4

RESOLUTION

The Chapter of the Cathedral Church of St. Paul 25 April 2006

WHEREAS, the Bishop of San Diego has directed rectors, on pain of inhibition or disposition, to avoid any effort to lead their parish into secession from the Diocese or to assist vestries in doing so or to benignly tolerate others in doing so, and

WHEREAS, the Bishop has asked rectors to provide him with various parish documents and information by 20 May 2006, and

WHEREAS, the Chapter of the Cathedral Church of St. Paul has no intention of leading its congregation into secession or permitting others to do so and believes the Bishop's request for materials reasonably supports his oversight responsibilities, and

WHEREAS, the Chapter of the Cathedral Church of St. Paul supports the Bishop of San Diego in his efforts to provide unambiguous leadership in these difficult times and to protect the assets of the churches in this diocese for the benefit of the mission work of the Episcopal Diocese of San Diego.

THEREFORE, BE IT RESOLVED that the Chapter of the Cathedral Church of St. Paul supports the Dean's full compliance with the Bishop's Pastoral Directive of 19 April 2006, and

BE IT FURTHER RESOLVED that the Chapter respectfully calls on its fellow parish vestries and governing boards to comply fully with the Bishop's Pastoral Directive.

DRAFT

Attachment 5

St. Paul's Cathedral

Re-establishment & Management of Endowment Funds

Adopted by the Chapter on 28 June, 2005

and revised on

27 June, 2006

WHEREAS, Christian stewardship involves the faithful management of all the gifts God has given to humankind – time, talent, the created world and money, including accumulated, inherited, and appreciated assets; and

WHEREAS, Christians can give to the work of the Church through a variety of gift vehicles, in addition to cash, including securities, bequests in wills, charitable remainder trusts and other life income gifts, other trusts, life insurance policies, real estate, and other property; and

WHEREAS, it is the desire of the Cathedral to encourage, receive, and administer gifts in a manner faithful to the loyalty and devotion to God expressed by the donors, and in accord with the canons of the Episcopal Church and the Diocese of San Diego and the policies of this Cathedral; and

WHEREAS, it is the desire of the Chapter of St. Paul's Cathedral to update its investment policies and procedures;

THEREFORE BE IT RESOLVED, that the Cathedral, through action of this Chapter, recognizes and re-establishes the McKenzie Humanitarian Fund, the Los Angeles Sick and Destitute Fund, and the Endowment Fund of St. Paul's Cathedral (**hereinafter collectively referred to as "the several Funds"**); and

BE IT FURTHER RESOLVED, that the purpose of the McKenzie Fund and Los Angeles Sick and Destitute Fund is to enable the Cathedral to more completely fulfill its mission by developing ministries beyond what is possible through its other sources of income, and therefore distributions from these funds shall be limited to (i) outreach ministries and grants, (ii) start-up grants for new outreach ministries that the Cathedral from time to time may initiate, and (iii) such other purposes as are specifically designated by donors whose gifts have been included in either of these Funds or may be included in the future; and

DRAFT

PLAN OF OPERATION

1. The Endowment Fund Board

The Board shall consist of at least five members and no more than nine members, all of whom shall be members in good standing of the Cathedral; they shall be appointed by the Chapter. Additionally, the Dean and Wardens shall be members *ex officio* of the Board. Upon adoption of this resolution, two members shall be appointed for a term of three years, two members for a term of two years, and one member for a term of one year. Thereafter, on an annual basis, the Chapter shall appoint the necessary number for a term of three years. No appointed member shall serve more than two consecutive three-year terms. After a lapse of one year, former Board members may be reappointed. In the event of a vacancy on the Board, the Chapter shall appoint a member to complete the unfulfilled term, upon the completion of which that person is eligible for reappointment to a three year term.

The Board shall meet at least quarterly or more frequently as deemed by it in the best interests of the several Funds.

A quorum shall consist of a majority of the members of the Board, both appointed and *ex officio* at the time of a vote. The affirmative vote of at least five members shall be necessary to carry any motion or resolution.

The Board shall elect from its membership a chairperson and a secretary. The chairperson, or member designated by the chairperson, shall preside at all Board meetings.

The Secretary shall maintain complete and accurate minutes of all meetings of the Board and supply a copy thereof to each member of the Board. Each member shall keep a complete set of minutes to be delivered to his or her successor. The Secretary shall also supply a copy of the minutes to the Chapter in a timely manner.

The Treasurer of the Cathedral shall cause to be maintained complete and accurate books of account for the several Funds. At the discretion of the Chapter, the books may be audited annually by a certified public accountant. Neither the Treasurer of the Cathedral nor the auditor of the Funds shall be a member of the Board.

DRAFT

BE IT FURTHER RESOLVED, that the purpose of the Endowment Fund of St. Paul's Cathedral is to enable the Cathedral to more completely fulfill its mission by developing ministries beyond what is possible through its other sources of income, and therefore distributions from these funds shall be limited to (i) building improvements, renovations, enhancements, and expansions, (ii) grants for special one-time **projects related to the Cathedral's fabric, furnishings, and capital equipment, and (iii) such other** purposes as are specifically designated by donors whose gifts have been included in the Fund or may be included in the future; and

BE IT FURTHER RESOLVED, that distributions from any and all of the Funds named above shall not be made to the operating fund or included in the annual budget of the Cathedral except only insofar as they support such operating expenses as are consistent with the purpose of the several Funds as described above; and

BE IT FURTHER RESOLVED, that any distribution above 5% of the total opening value (as of 30 September in the year prior to the distribution) of any of the several Funds named above be made only upon a vote by a 2/3 majority of the Chapter, either present or polled, meeting in regular or special session; and

BE IT FURTHER RESOLVED, that the Chapter hereby discharges the Investment Committee with many thanks for the dedicated and expert service of its members over the past several years; and

BE IT FURTHER RESOLVED, that the Cathedral, through action of this Chapter, hereby establishes an Endowment Fund Board (hereafter called the **"Board"**) and **charges said Board with the custody and management of the Funds named above;**

BE IT FURTHER RESOLVED, that all the actions indicated in this resolution shall take effect as of the first day of January 2006, except that provisions concerning the amount of distributions from the McKenzie Fund shall take effect no later than the first day of January 2007 with distributions from that Fund in 2006 being equivalent to 100% of its earnings during 2005, and that provisions concerning the amount of distributions from the Los Angeles Sick and Destitute Fund shall take effect no later than the first day of January 2007 with distributions from that Fund in 2006 being equivalent to 100% of earnings during 2005 ; and

BE IT FURTHER RESOLVED, that the following Plan of Operation sets forth the administration and management of the several Funds:

DRAFT

It is the intent of this resolution that the several Funds shall be managed as true endowments employing the restriction that the principal shall be maintained. . In June 2006, the Board established and Chapter approved a fund spending (distribution) rule of up to 5% of the value of each fund as of 30 September of the previous year. Revisions to the policy for distribution will be approved by Chapter. In all cases the use of funds will be consistent with the stated purposes of the several Funds as defined in the first section of this resolution under the direction of the Chapter and the Dean. Within the first quarter, Chapter will normally authorize in writing the transfer of the annual distribution or a portion thereof from the several funds to the Cathedral Operating Funds. If Chapter approves a distribution less than 5%, subsequent resolutions may be approved for additional distribution(s) up to the 5% rule.

4. Investment of the Funds

At the time of the adoption of this resolution and continuing through the end of the calendar year 2006, the Endowment Fund Board shall continue to follow the Investment Policy in use by the Investment Committee at the time of its discharge. Thereafter, the Endowment Fund Board may propose to the Chapter and the Chapter may approve either amendments to the standing Investment Policy or a new Investment Policy within the following parameters: the Investment Policy of the Cathedral shall require that the Board include in the corpus of each of the several Funds both instruments intended to provide current income and instruments intended to provide capital appreciation. At no time after the first day of January 2007, shall the Board invest less than 33% nor more than 67% of each of the corpuses of the several Funds in instruments intended to produce income.

5. Amendment of these Resolutions

Adoption of this resolution supersedes any previous "Statement of Investment Policy." Any amendment to these resolutions shall be adopted by a vote of at least two-thirds of the membership of the Chapter at a regularly scheduled meeting or at a special meeting call specifically for the purpose of amending these resolutions.

6. Disposition or Transfer of the Funds

In the event that St. Paul's Cathedral ceases to exist, whether through merger, dissolution, or some other event, disposition or transfer of the Funds named herein shall be at the discretion of the Chapter in conformity with the Cathedral's Articles of Incorporation and By-laws and in accord with diocesan canons and the Bishop of San Diego.

DRAFT

The Board shall report on a quarterly basis to the Chapter and, at each annual meeting of the Cathedral congregation, shall render a full and complete account of the administration of the Funds during the preceding year, including contributions, distributions, earnings, fees, and fluctuation in evaluations.

The Board, at the expense of the several Funds, may provide for such professional counseling on investments or legal matters as it deems to be in the best interests of the Funds.

Members of the Board shall be liable for any acts or omissions committed by them only to the extent that such acts or omissions were not in good faith or involved intentional misconduct. Each member shall be liable only for his/her own intentional misconduct or for his/her own acts or omissions not in good faith, and shall not be liable for the acts or omissions of any other members. No member shall engage in any self-dealing or transactions with the Funds in which the member has direct or indirect financial interest and shall at all times refrain from any conduct in which his/her personal interests would conflict with the interest of any of the Funds.

All assets are to be held in the names of the respective Funds. Actions to hold, sell, exchange, rent, lease, transfer, convert, invest, reinvest, and in all other respects to manage and control the assets of the several Funds, including stocks, bonds, debentures, mortgages, notes, warrants of other securities, as in their judgment and discretion they deem wise and prudent, are to be made by a delegated member of the Board or investment manager appointed by the Board.

2. Acceptance of Gifts to the Several Funds

A Gift Review Policy shall be established through which the decision is made as to whether a gift to any of the several Funds shall be accepted. This policy will incorporate the provision that, if a gift of property other than cash or publicly traded securities is offered to the Cathedral, there will be conducted a careful review to determine whether the best interests of the Cathedral are served by accepting or rejecting the gift.

From the date that this Plan of Operation goes into effect and until the Endowment Board adjusts the amount, the minimum contribution for a designated fund within any of the several Funds shall be set at \$10,000.

3. Distributions from the Several Funds

DRAFT

Attachment 6

Cathedral Church of St. Paul

San Diego, CA

Policy Regarding the Disposition of Undesignated Bequests

WHEREAS, an undesignated bequest is a testamentary gift of real or personal property, left **to the Cathedral through the donor's will or other estate planning instrument, which is not** designated by the donor for some specific purpose; and

WHEREAS, bequests represent the legacy of the donor to future generations, the **"accumulated stewardship" of one's God-given** resources and the final disposition of those gifts accumulated over a lifetime; and

WHEREAS the entrustment of such bequests to the Cathedral represent a final expression of devotion to God and trust in the ongoing ministry and mission of this Community; and

WHEREAS, it is the desire of the Cathedral to encourage, receive, and administer bequests in a manner that is respectful of and faithful to the legacy represented and the spirit in which it is offered; and

WHEREAS, the buildings and grounds of the Cathedral as well as its Endowment Fund represent the legacy of this Community to future generations, and

WHEREAS, the Cathedral is in receipt of a survey entitled The Southern Cross Report, dated September 2006, which identifies a number of major repairs and improvements which should be undertaken to properly maintain the Cathedral for future generations.

THEREFORE BE IT RESOLVED, that unrestricted bequests of cash or cash equivalents, including marketable securities, shall be allocated in the following manner:

- 1) Any undesignated bequest held by the Cathedral at the time of the adoption of this policy, as well as any individual bequest received in calendar years 2007 and 2008, shall be distributed as follows: At earliest practicable time, 75% of such funds shall be placed in the Restoration Fund, the purpose of which is to conduct major repairs necessary to maintain the safety, security, and beauty of the physical facilities of the Cathedral, including but not limited to, those identified in the Southern Cross, with the remaining portion of the gift, placed in the Endowment Fund;
- 2) Any undesignated bequest received by the Cathedral during years 2009 and 2010 shall be distributed as follows: 50% shall be placed in the Restoration Fund, and remaining portion into the Endowment Fund;

DRAFT

The foregoing resolutions are hereby adopted by the Chapter this 28th day of June, 2005

Attest:

Clerk of Chapter

The recommended changes are hereby adopted by the Chapter this 27th day of June, 2006

Attest:

Clerk of Chapter

EXPLANATORY NOTE

According to the Plan of Operation described above, the example outlined below serves to illustrate how the Endowment Board might operate in a typical year. This example is for illustration only and is not to be considered a part of the resolution it accompanies.

1. The Endowment Board holds a regular quarterly meeting in October and receives a report from **the Board's appointed Investment Manager indicating the dividends and** interest earned by each of named Funds during the twelve previous months and the total value of the fund.
2. Based on the total value report , the Board determines the following:
 - a. the extent to which 5% of the total value compares to the earnings of the Funds
 - b. At the regular meeting of the Chapter in October, the Endowment Board reports the comparison (actual v 5%) and recommends a level of distribution to be used in **constructing the following year's budget.**

In the first quarter, a Chapter resolution will approve withdrawals from the several Funds to the Cathedral Operating Funds for uses consistent with the purposes stated. Rev. 061906 KCT

DRAFT

Attachment 7

Cathedral Church of St. Paul

San Diego, CA

Policy Regarding the Disposition of Undesignated Gifts

WHEREAS, an undesignated gift is a gift made during the donors lifetime which does not represent the donor's pledge and nor is it designated for a particular use or purpose; and

WHEREAS, such gifts cannot be reasonably budgeted for; and

WHEREAS, the Cathedral is in receipt of a survey entitled The Southern Cross Report, dated September 2006, which identifies a number of major repairs and improvements which should be undertaken to properly maintain the Cathedral for future generations;

THEREFORE BE IT RESOLVED, that, unrestricted, lifetime gifts to the Cathedral of cash or cash equivalents, including marketable securities, shall be allocated in the following manner:

- 1) Any individual gift with a value of \$25,000 or less shall be deposited into the Cathedral operating fund;
- 2) For any individual gift with a value more than \$25,000, the first \$25,000 shall be deposited into the Cathedral operating fund and the remaining portion of such gift shall be treated as an undesignated bequest, and be subject to the policy currently in effect pertaining to such gifts;

BE IT FURTHER RESOLVED, that unrestricted gifts of real or personal property shall be administered by the Chapter on a case-by-case basis in light of this policy, upon review and recommendation by a gift acceptance committee and/or in compliance with any superseding gift acceptance policies which may be subsequently adopted.

BE IT FURTHER RESOLVED, that any controversies as to the intent and/or interpretation of this policy shall be resolved by the Chapter upon review and recommendation by a gift acceptance committee and/or in compliance with any superseding gift acceptance policies which may be subsequently adopted.

DRAFT

3) Any undesignated bequest received by the Cathedral during years 2011 and 2012, 25% shall be placed in the Restoration Fund, and the remaining portion into the Endowment Fund;

4) For years 2013 and beyond, 100% shall be placed in the Endowment Fund.

BE IT FURTHER RESOLVED, that unrestricted bequests of real or personal property shall be administered by the Chapter on a case-by-case basis in light of this policy, upon review and recommendation by a gift acceptance committee and/or in compliance with any superseding gift acceptance policies which may be subsequently adopted.

BE IT FURTHER RESOLVED, that any controversies as to the intent and/or interpretation of this policy shall be resolved by the Chapter upon review and recommendation by a gift acceptance committee and/or in compliance with any superseding gift acceptance policies which may be subsequently adopted.

BE IT FURTHER RESOLVED that the Cathedral affirms its commitment to honor the expressed will of donors of bequests and use restricted bequests only for the purposes designated by the donor.

DRAFT

EXPLANATION OF RESOLUTION:

Excerpted From *The Blue Book*

Standing Commission on Anglican and International Peace with Justice Concerns

The Alien Among You

When an alien resides with you in your land, you shall not oppress the alien. The alien who resides with you shall be to you as the citizen among you; you shall love the alien as yourself, for you were aliens in the land of Egypt; I am the Lord your God.

Leviticus 19: 33-34

So then you are no longer strangers and aliens, but you are citizens with the saints and also members of the household of God, built upon the foundation of the apostles and prophets, with Jesus Christ himself as the cornerstone.

Ephesians 2: 19

Along with every other country in the world, the United States has a vision of what it means to be a **citizen, and how “aliens” may become citizens and enjoy the fullness of our national life.** Ironically, given the current debate over immigration policies and the added restrictive context after September 11, 2001, the United States has been, from the beginning, a country of immigrants.

Most Americans, or our ancestors, were once aliens. For generations people have come to the United States seeking refuge from oppression, economic opportunity, religious freedom, family reunion, and hope. Gradually we have developed immigration and refugee policies that have become more deliberate over the generations, at times glaringly racist and exclusionary, at other times more inclusive and hospitable.

Hospitality to the stranger

For Christian people welcoming the stranger is not merely a policy, it is our vocation. We are called to offer hospitality to those who come to us and to make room for them at the table. An integral part of the work of the Episcopal Church has been its 60-year history of serving refugees from all parts of the world, inviting parishes to partner with Episcopal Migration Ministries (EMM), the refugee assistance arm of the Church, in a ministry of resettlement. Consistent with this history, the Church has adopted resolutions supporting a generous policy of admitting refugees to the United States.

DRAFT

AND BE IT FURTHER RESOLVED that this campaign call the people of St. Paul's Cathedral to commit to welcoming strangers as a matter of Christian responsibility, and to advocate for their wellbeing and protection.

DRAFT

Attachment 8

Title: Fundamental Immigration Principles

Proposed By: The Peace & Justice Committee

Date: 04/16/07

BE IT RESOLVED, that St. Paul's Cathedral receive "The Alien Among You" in the Blue Book Report of the Standing Commission on Anglican and International Peace with Justice Concerns, and, while recognizing the duty and right of a sovereign nation to protect and defend its borders, adopt the following fundamental principles:

1. Currently undocumented aliens should have reasonable opportunity to pursue permanent residency.
2. Workers should be allowed to enter the United States legally to respond to recognized labor force needs.
3. Close family members should be allowed to reunite without undue delay with individuals lawfully present in the United States.
4. Fundamental U.S. principles of legal due process should be granted all immigrants.
5. Enforcement of national borders and immigration policies should be proportional and humane.

AND BE IT RESOLVED, that St. Paul's Cathedral deplore any action by the Government of the United States which unduly emphasizes enforcement, including militarization of the border between the United States and Mexico, as the primary response to immigrants entering the United States to work, and

AND BE IT RESOLVED, that St. Paul's Cathedral undertake a campaign to educate its congregants as to the plight of refugees, immigrants, and migrants, which will include information about the root causes of migration, and

DRAFT

BE IT FURTHER RESOLVED, that the Cathedral affirms its commitment to honor the expressed will of donors of restricted gifts and use such gifts only the purposes designated by the donor.

DRAFT

The Episcopal Church joined other faith-based and refugee-rights communities pressing for the reinvigoration of the U.S. resettlement program when security concerns following the tragedy of September 11 reduced the number of refugees being admitted to the United States by half. Those who arrive as refugees are generally victims rather than perpetrators of terror, and the lack of evidence associating refugees with terrorism supports maintaining an admissions policy of open and responsible resettlement.

Comprehensive immigration reform

The overall U.S. immigration system is not working well, and there is a growing consensus about the need for change. Immigration law that was intended to reunite families has resulted in the delay of several years before some spouses and other relatives can receive visas to immigrate to the United States. The presence of millions of undocumented aliens—especially agricultural workers and others who perform unskilled or low skilled jobs that are critical to the American economy—encourages an **“underground” world, creates an environment of constant anxiety for the aliens and the communities in** which they work, engenders inhospitable and cruel separation of families, and makes it nearly impossible for the undocumented workers to achieve regular and permanent status in the United States.

The political climate after September 11 and the security challenges faced by all countries have contributed to worrisome reductions in some protections of civil liberties. For immigrants, especially for those who violate immigration law, due process is often more rhetoric than reality.

While there is widespread frustration with current immigration law and policy, various proposed changes represent radically different views of immigrants and their place in the U.S. community. Some proposed changes would increase the restrictions on immigrants and those seeking refuge here, returning undocumented workers to their countries of origin, reducing civil liberties for the most vulnerable and shrinking economic immigration even further.

The Standing Commission on Anglican and International Peace with Justice Concerns recommends that the Episcopal Church continue to support immigration reform that is rooted in the Biblical vision of **“hospitality to the stranger,” recognizing a nation’s right to protect itself and the deeper human right to** migrate to places of safety and wellbeing. The Commission commends Executive Council’s adoption of Council Resolution NAC 032 at its June 2005 meeting that urges the Episcopal Church to support **comprehensive immigration reform that will balance the legitimate need to “patrol our borders” with a** responsible and humane process for inclusion of people who come to the United States seeking economic opportunity, refuge from persecution and family reunification.

It is for us who no longer are strangers and aliens, but citizens of the household of God and beneficiaries of the kindness of strangers, to advocate for fair and hospitable immigration policies. We have more to fear from restrictive and punitive policies than from those who seek hope and opportunity in the United States. Let us not fear being agents of generosity and abundance. Let us not oppress the aliens among us. And let us advocate for immigration policies that offer fair and just access to American life and the reasonable possibility of entrance into the community of citizenship.

DRAFT

Attachment 9

Revised Endowment Committee Charter

PLAN OF OPERATION

1. The Endowment Board

The Board shall consist of at least five members and no more than nine members, all of whom shall be members in good standing of the Cathedral; they shall be appointed by the Chapter. Additionally, the Dean and Wardens shall be members *ex officio* of the Board. Upon adoption of this resolution, two members shall be appointed for a term of three years, two members for a term of two years, and one member for a term of one year. Thereafter, on an annual basis, the Chapter shall appoint the necessary number for a term of three years. No appointed member shall serve more than two consecutive three-year terms. After a lapse of one year, former Board members may be reappointed. In the event of a vacancy on the Board, the Chapter shall appoint a member to complete the unfulfilled term, upon the completion of which that person is eligible for reappointment to a three year term.

The Board shall meet at least quarterly or more frequently as deemed by it in the best interests of maintaining the Enduring Gifts.

A quorum shall consist of a majority of the members of the Board, both appointed and *ex officio* at the time of a vote. The affirmative vote of at least five members shall be necessary to carry any motion or resolution.

The Board shall elect from its membership a chairperson and a secretary. The chairperson, or member designated by the chairperson, shall preside at all Board meetings.

The Secretary shall maintain complete and accurate minutes of all meetings of the Board and supply a copy thereof to each member of the Board. Each member shall keep a complete set of minutes to be delivered to his or her successor. The Secretary shall also supply a copy of the minutes to the Chapter in a timely manner.

DRAFT

The Treasurer of the Cathedral shall cause to be maintained complete and accurate books of account for the Enduring Gifts. At the discretion of the Chapter, the books may be audited annually by a certified public accountant. Neither the Treasurer of the Cathedral nor the auditor of the Enduring Gifts shall be a member of the Board.

The Board shall report on a semi-annual basis (in April and November) to the Chapter and, at each annual meeting of the Cathedral congregation, shall render a full and complete account of the administration of the Enduring Gifts during the preceding year, including contributions, distributions, earnings, fees, and fluctuation in evaluations.

The Board, at the expense of the Enduring Gifts, may provide for such professional counseling on investments or legal matters as it deems to be in the best interests of the Enduring Gifts.

Members of the Board shall be liable for any acts or omissions committed by them only to the extent that such acts or omissions were not in good faith or involved intentional misconduct. Each member shall be liable only for his/her own intentional misconduct or for his/her own acts or omissions not in good faith, and shall not be liable for the acts or omissions of any other members. No member shall engage in any self-dealing or transactions with the Enduring Gifts in which the member has direct or indirect financial interest and shall at all times refrain from any conduct in which his/her personal interests would conflict with the interest of any of the Funds.

All assets are to be held in the names of the respective Funds. Actions to hold, sell, exchange, rent, lease, transfer, convert, invest, reinvest, and in all other respects to manage and control the assets of the Enduring Gifts, including stocks, bonds, debentures, mortgages, notes, warrants of other securities, as in their judgment and discretion they deem wise and prudent, are to be made by a delegated member of the Board or investment manager appointed by the Board.

2. Acceptance of Donations to the Enduring Gifts

A Gift Review Policy shall be established through which the decision is made as to whether a donation to the Enduring Gifts shall be accepted. This policy will incorporate the provision that, if a donation of

DRAFT

property other than cash or publicly traded securities is offered to the Cathedral, there will be conducted a careful review to determine whether the best interests of the Cathedral are served by accepting or rejecting the gift.

From the date that this Plan of Operation goes into effect and until the Endowment Board adjusts the amount, the minimum contribution for a designated fund within the Enduring Gifts shall be set at \$10,000.

3. Distributions from the Enduring Gifts

It is the intent of this resolution that the Enduring Gifts shall be managed as true endowments, employing the restriction that the principal shall be maintained. . In June 2006, the Board established and Chapter approved a fund spending (distribution) rule of up to 5% of the value of each fund as of 30 September of the previous year. Revisions to the policy for distribution will be approved by Chapter. In all cases the use of funds will be consistent with the stated purposes of the individual Funds as defined in the first section of this resolution, under the direction of the Chapter and the Dean. Within the first quarter, Chapter will normally authorize in writing the transfer of the annual distribution or a portion thereof from the Enduring Gifts to the Cathedral Operating Funds. If Chapter approves a distribution less than 5%, subsequent resolutions may be approved for additional distribution(s) up to the 5% rule.

4. Investment of the Funds

At the time of the adoption of this resolution and continuing through the end of the calendar year 2006, the Endowment Board shall continue to follow the Investment Policy in use by the Investment Committee at the time of its discharge. Thereafter, the Endowment Board may propose to the Chapter and the Chapter may approve either amendments to the standing Investment Policy or a new Investment Policy within the following parameters: the Investment Policy of the Cathedral shall require that the Board include in the corpus of each of the individual Funds both instruments intended to provide current income and instruments intended to provide capital appreciation. At no time after the first day of January 2007, shall the Board invest less than 33% nor more than 67% of each of the corpuses of the individual Funds in instruments intended to produce income.

5. Amendment of these Resolutions

DRAFT

Adoption of this resolution supersedes any previous "Statement of Investment Policy." Any amendment to these resolutions shall be adopted by a vote of at least two-thirds of the membership of the Chapter at a regularly scheduled meeting or at a special meeting call specifically for the purpose of amending these resolutions.

6. Disposition or Transfer of the Funds

In the event that St. Paul's Cathedral ceases to exist, whether through merger, dissolution, or some other event, disposition or transfer of the Funds named herein shall be at the discretion of the Chapter in conformity with the Cathedral's Articles of Incorporation and By-laws and in accord with diocesan canons and the Bishop of San Diego.

The foregoing resolutions are hereby adopted by the Chapter this 28th day of June, 2005.

Attest:

Clerk of Chapter

The recommended changes are hereby adopted by the Chapter this 7th day of November, 2007.

Attest:

DRAFT

Clerk of Chapter

7 November 2007

DRAFT

Attachment 10

St. Paul's Cathedral

Re-establishment & Management of Endowment Funds

Adopted by the Chapter on 28 June, 2005

Revised on

27 June, 2006, 23 October, 2006, 7 November, 2007, and May 11, 2010

WHEREAS, Christian stewardship involves the faithful management of all the gifts God has given to humankind – time, talent, the created world and money, including accumulated, inherited, and appreciated assets; and

WHEREAS, Christians can give to the work of the Church through a variety of gift vehicles, in addition to cash, including securities, bequests in wills, charitable remainder trusts and other life income gifts, other trusts, life insurance policies, real estate, and other property; and

WHEREAS, it is the desire of the Cathedral to encourage, receive, and administer gifts in a manner faithful to the loyalty and devotion to God expressed by the donors, and in accord with the canons of the Episcopal Church and the Diocese of San Diego and the policies of this Cathedral; and

WHEREAS, it is the desire of the Chapter of St. Paul's Cathedral to update its investment policies and procedures;

THEREFORE BE IT RESOLVED, that the Cathedral, through action of this Chapter, recognizes and re-establishes the McKenzie Humanitarian Fund, the Los Angeles Sick and Destitute Fund, and the **Endowment Fund of St. Paul's Cathedral (hereinafter collectively referred to as "the Enduring Gifts")**; and

BE IT FURTHER RESOLVED, that the purpose of the McKenzie Fund and Los Angeles Sick and Destitute Fund is to enable the Cathedral to more completely fulfill its mission by developing ministries beyond what is possible through its other sources of income, and therefore distributions from these funds shall be limited to (i) outreach ministries and grants, (ii) start-up grants for new outreach ministries that the Cathedral from time to time may initiate, and (iii) such other purposes as are specifically designated by donors whose gifts have been included in either of these Funds or may be included in the future; and 23

BE IT FURTHER RESOLVED, that the purpose of the Endowment Fund of St. Paul's Cathedral is to enable the Cathedral to more completely fulfill its mission by developing ministries beyond what is possible through its other sources of income, and therefore distributions from these funds shall be limited to (i) building improvements, renovations, enhancements, and expansions, (ii) grants for special one-time projects related to the Cathedral's fabric, furnishings, and capital equipment, and (iii) such other

DRAFT

purposes as are specifically designated by donors whose gifts have been included in the Fund or may be included in the future; and

BE IT FURTHER RESOLVED, that distributions from any and all of the Funds named above shall not be made to the operating fund or included in the annual budget of the Cathedral except only insofar as they support such operating expenses as are consistent with the purpose of the individual Funds as described above; and

BE IT FURTHER RESOLVED, that any distribution above 5% of the total opening value (as of 30 September in the year prior to the distribution) of any of the Enduring Gifts Funds named above be made only upon a vote by a 2/3 majority of the Chapter, either present or polled, meeting in regular or special session; and

BE IT FURTHER RESOLVED, that the Chapter hereby discharges the Investment Committee with many thanks for the dedicated and expert service of its members over the past several years; and

BE IT FURTHER RESOLVED, that the Cathedral, through action of this Chapter, hereby establishes an **Endowment Board (hereafter called the "Board")** and charges said Board with the custody and management of the Funds named above;

BE IT FURTHER RESOLVED, that all the actions indicated in this resolution shall take effect as of the first day of January 2006, except that provisions concerning the amount of distributions from the McKenzie Fund shall take effect no later than the first day of January 2007 with distributions from that Fund in 2006 being equivalent to 100% of its earnings during 2005, and that provisions concerning the amount of distributions from the Los Angeles Sick and Destitute Fund shall take effect no later than the first day of January 2007 with distributions from that Fund in 2006 being equivalent to 100% of earnings during 2005 ; and

BE IT FURTHER RESOLVED, that the following Plan of Operation sets forth the administration and management of the Enduring Gifts: 24

PLAN OF OPERATION

1. The Endowment Board

The Board shall consist of at least five members and no more than nine members, all of whom shall be members in good standing of the Cathedral; they shall be appointed by the Chapter. Additionally, the Dean and Wardens shall be members *ex officio* of the Board. Upon adoption of this resolution, two members shall be appointed for a term of three years, two members for a term of two years, and one member for a term of one year. Thereafter, on an annual basis, the Chapter shall appoint the necessary number for a term of three years. No appointed member shall serve more than two consecutive three-year terms. After a lapse of one year, former Board members may be reappointed. In the event of a vacancy on the Board, the Chapter shall appoint a member to complete the unfulfilled term, upon the completion of which that person is eligible for reappointment to a three year term.

DRAFT

The Board shall meet at least quarterly or more frequently as deemed by it in the best interests of maintaining the Enduring Gifts.

A quorum shall consist of a majority of the members of the Board, both appointed and *ex officio* at the time of a vote. The affirmative vote of at least five members shall be necessary to carry any motion or resolution.

The Board shall elect from its membership a chairperson and a secretary. The chairperson, or member designated by the chairperson, shall preside at all Board meetings.

The Secretary shall maintain complete and accurate minutes of all meetings of the Board and supply a copy thereof to each member of the Board. Each member shall keep a complete set of minutes to be delivered to his or her successor. The Secretary shall also supply a copy of the minutes to the Chapter in a timely manner.

The Treasurer of the Cathedral shall cause to be maintained complete and accurate books of account for the Enduring Gifts. At the discretion of the Chapter, the books may be audited annually by a certified public accountant. Neither the Treasurer of the Cathedral nor the auditor of the Enduring Gifts accounts shall be a member of the Board. 25

The Board shall report on a semi-annual basis (in April and November) to the Chapter and, at each annual meeting of the Cathedral congregation, shall render a full and complete account of the administration of the Enduring Gifts during the preceding year, including contributions, distributions, earnings, fees, and fluctuation in evaluations.

The Board, at the expense of the Enduring Gifts accounts, may provide for such professional counseling on investments or legal matters as it deems to be in the best interests of the Enduring Gifts.

Members of the Board shall be liable for any acts or omissions committed by them only to the extent that such acts or omissions were not in good faith or involved intentional misconduct. Each member shall be liable only for his/her own intentional misconduct or for his/her own acts or omissions not in good faith, and shall not be liable for the acts or omissions of any other members. No member shall engage in any self-dealing or transactions with the Enduring Gifts accounts in which the member has direct or indirect financial interest and shall at all times refrain from any conduct in which his/her personal interests would conflict with the interest of any of the Funds.

All assets are to be held in the names of the respective Funds. Actions to hold, sell, exchange, rent, lease, transfer, convert, invest, reinvest, and in all other respects to manage and control the assets of the Enduring Gifts accounts, including stocks, bonds, debentures, mortgages, notes, warrants of other securities, as in their judgment and discretion they deem wise and prudent, are to be made by a delegated member of the Board or investment manager appointed by the Board.

2. Acceptance of Donations to the Enduring Gifts

DRAFT

A Gift Review Policy shall be established through which the decision is made as to whether a donation to the Enduring Gifts accounts shall be accepted. This policy will incorporate the provision that, if a donation of property other than cash or publicly traded securities is offered to the Cathedral, there will be conducted a careful review to determine whether the best interests of the Cathedral are served by accepting or rejecting the gift.

From the date that this Plan of Operation goes into effect and until the Endowment Board adjusts the amount, the minimum contribution for a designated fund within the Enduring Gifts shall be set at \$10,000. 26

3. Distributions from the Enduring Gifts

It is the intent of this resolution that the Enduring Gifts shall be managed as true endowments, employing the restriction that the principal shall be maintained. . In June 2006, the Board established and Chapter approved a fund spending (distribution) rule of up to 5% of the value of each fund as of 30 September of the previous year. Revisions to the policy for distribution will be approved by Chapter. In all cases the use of funds will be consistent with the stated purposes of the individual Funds as defined in the first section of this resolution, under the direction of the Chapter and the Dean. Within the first quarter, Chapter will normally authorize in writing the transfer of the annual distribution or a portion thereof from the Enduring Gifts accounts to the Cathedral Operating Funds. If Chapter approves a distribution less than 5%, subsequent resolutions may be approved for additional distribution(s) up to the 5% rule.

4. Investment of the Funds

At the time of the adoption of this resolution and continuing through the end of the calendar year 2006, the Endowment Board shall continue to follow the Investment Policy in use by the Investment Committee at the time of its discharge. Thereafter, the Endowment Board may propose to the Chapter and the Chapter may approve either amendments to the standing Investment Policy or a new Investment Policy within the following parameters: the Investment Policy of the Cathedral shall require that the Board include in the corpus of each of the individual Funds both instruments intended to provide current income and instruments intended to provide capital appreciation.

5. Amendment of these Resolutions

Adoption of this resolution supersedes any previous "Statement of Investment Policy." Any amendment to these resolutions shall be adopted by a vote of at least two-thirds of the membership of the Chapter at a regularly scheduled meeting or at a special meeting call specifically for the purpose of amending these resolutions.

6. Disposition or Transfer of the Funds 27

In the event that St. Paul's Cathedral ceases to exist, whether through merger, dissolution, or some other event, disposition or transfer of the Funds named herein shall be at the discretion of the Chapter

DRAFT

in conformity with the Cathedral's Articles of Incorporation and By-laws and in accord with diocesan canons and the Bishop of San Diego.

The foregoing resolutions are hereby adopted by the Chapter this 28th day of June, 2005.

Attest:

Clerk of Chapter

The recommended changes are hereby adopted by the Chapter this 11th day of May, 2010.

Attest:

Robert Reed

Clerk of Chapter

DRAFT

Attachment 11

Revised Undesignated Gift Policy

It was moved and seconded that undesignated gifts less than \$25,000 be allocated to the operating fund; and 70% of undesignated gifts of \$25,000 or more be allocated to the endowment fund, 15% to the operating fund, and 15% to the deferred maintenance fund. This policy will be effective for two calendar years from the date approved. The motion was unanimously approved.

DRAFT

Attachment 12

DORCA HOUSE COMMITTEE FIVE YEAR PLAN

Income	2012	2013	2014	2015	2016	2017	2018	2019
Restricted Income	152,212	180,681	188,114	210,725	227,583	245,787	265,400	286,896
Direct Public Support	108	148	168	168	168	168	168	168
Higher Education	0	22,844	36,000	31,700	23,400	25,000	7,800	0
Investments	1,200	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Other (eg. Tips)	100	100	800	100	100	100	100	100
Total Income	153,680	204,973	226,372	243,971	252,447	262,855	274,776	288,364
Expense								
Via Xmas Offering	155,280	164,740	171,802	184,646	198,082	209,676	221,472	233,588
Web Site Maintenance	150	200	212	220	229	238	248	258
Bank Charges	600	500	630	651	688	715	744	774
Bus: Social Expenses	300	500	319	331	344	358	372	387
Insurance (Total)	4,800	5,280	5,597	5,821	6,053	6,298	6,547	6,801
Travel & Meetings	350	400	424	441	459	477	496	516
Communications	6,000	7,000	7,420	7,717	8,025	8,346	8,680	9,028
Development Activities	3,600	4,200	4,452	4,630	4,825	5,008	5,208	5,417
Development Coordinator	0	0	112,500	112,500	112,500	112,500	112,500	112,500
Program Development	0	0	112,500	112,500	112,500	112,500	112,500	112,500
Carriage Finance Fees	1,120	1,120	1,120	1,120	1,120	1,120	1,120	1,120
Total Expense	171,280	282,000	341,741	393,229	449,002	509,230	574,730	640,427

2012	2013	2014	2015	2016	2017	2018	2019
153,680	204,973	226,372	243,971	252,447	262,855	274,776	288,364
171,280	282,000	341,741	393,229	449,002	509,230	574,730	640,427
18,600	18,027	15,369	14,258	13,555	12,375	11,654	11,063
15,500	15,000	14,500	14,000	13,500	13,000	12,500	12,000
33,000	33,000	33,000	33,000	33,000	33,000	33,000	33,000
8,975	8,975	8,975	8,975	8,975	8,975	8,975	8,975

55,600	54,045	47,545	41,584	40,158	39,680	38,786	37,872
27,000	26,669	26,000	25,000	24,000	23,000	22,000	21,000
540,661	538,175	534,912	531,867	528,907	526,031	523,240	520,528

Weeks in year	52	52	52	52	52	52	52	52
Pay per week	3,360	3,360	3,360	3,360	3,360	3,360	3,360	3,360
Hours per week	40	40	40	40	40	40	40	40
Development Coordinator	519,500	519,500	519,500	519,500	519,500	519,500	519,500	519,500
Current Compensation -	519,500	519,500	519,500	519,500	519,500	519,500	519,500	519,500
Difference 1	54,134	54,134	54,134	54,134	54,134	54,134	54,134	54,134
Program Developer	519,500	519,500	519,500	519,500	519,500	519,500	519,500	519,500
Yearly income increase	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Yearly cost increase	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Yearly rate -	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
Program Fund Corpus	540,661	538,175	534,912	531,867	528,907	526,031	523,240	520,528
Draw	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Draw	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Financial Services	519,500	519,500	519,500	519,500	519,500	519,500	519,500	519,500
Bookkeeper	7,150	7,150	7,150	7,150	7,150	7,150	7,150	7,150
Shirley at 137.50/week	7,150	7,150	7,150	7,150	7,150	7,150	7,150	7,150
Shirley at 137.50/week	7,150	7,150	7,150	7,150	7,150	7,150	7,150	7,150

DRAFT

Attachment 13

St. Paul's Cathedral Denominational Health Plan Policy

1. In accordance with Title I, Canon 8 of the Episcopal Church, effective January 1, 2013, St. Paul's Cathedral shall pay 100% of the cost of individual health insurance coverage of the basic EPO Health Plan (currently Aetna) offering for all lay and ordained employees who are scheduled to work 1500 hours or more per year. If an employee chooses to add coverage for eligible family member or chooses a plan with a higher premium, then that employee will pay the difference between that plan and the cost of the base plan. Employees working between 1000 and 1499 hours per year will be offered health insurance at the employee's expense.
2. Lay and clergy employees eligible for required individual health insurance coverage under Section 1 of this recommendation will participate in the Diocesan Health Plan unless they have access to coverage through other approved sources, including for example: Medicare; Tricare; a former employer; or a spouse's or domestic partner's health insurance plan. Individuals who opt out receive an equivalent benefit in the form of a contribution to a 403(b) or 125 plan or similar benefit but not an increase in salary. *(This equivalent benefit is recommended but optional.)*

In offering this recommendation, members of the Diocese of San Diego Denominational Health Care Task Force offer the following excerpt from "Workplace Values in the Episcopal Church" (Resolution A125, General Convention 2006.):

Believing in the call to the Church to strive for justice and peace among all people, and to respect the dignity of every human being, The Episcopal Church seeks to promote professional employment environments that offer opportunity for development and advancement. The Church's commitment to this is summed up in the widely accepted "Golden Rule":

"In everything, therefore, treat people the same way you want them to treat you ..." Matthew 7:12a

DRAFT

Attachment 14

The Board of Directors of PACEM recommends to its members that the corporation dissolve and upon dissolution, in accordance with the corporation's governing documents, transfer the net assets of the corporation to the Cathedral Church of Saint Paul, a California nonprofit religious corporation, with the restriction that the corpus of the gift be permanently restricted and that the earnings be made available for projects distinct from the ongoing musical and liturgical life of the Cathedral, which promote the interest and expertise in church music, focusing on the education of musicians and the furtherance of awareness of the liturgical music tradition in the broader community. Consideration can be given to the care and keeping of the newly restored organ and organ scholar program, should such need arise.

St. Paul's Cathedral

Archives Policies

Recognizing the importance of its official records and other items documenting its history, and of conserving space and staff time by selecting out materials of long-term value from the mass of material that may properly be discarded, the Dean and Chapter have established the St. Paul's Cathedral Archives, under the direction of a Cathedral Archivist appointed by and responsible to the Dean.

All clergy and staff with administrative responsibilities are requested to take appropriate notice of the following policies governing the Archives:

1. The records produced or received by offices, and by clergy and staff acting in an administrative capacity, as well as the records of the Cathedral and its predecessors in its possession as of the date of the adoption of these policies, are the property of St. Paul's Cathedral.
2. The person in charge of the office where records accumulate shall determine when such records cease to have current administrative value. Such records may then be transferred either to a temporary storage area or directly to the Cathedral Archives. The Archivist will then determine which records may have long-term legal, fiscal or historical value. In accordance with current law, diocesan records schedules, standard archival practice and the potential historical interest of the records, the Archivist will select, organize and preserve those of long-term value and discard those unsuitable for preservation.
3. At the time of transfer the Archivist will work with the office transferring the records to determine and special restrictions or conditions of access. It is understood that, in the absence of specific restrictions, all materials held in the Cathedral Archives may be made available to researchers inside or outside the Cathedral.
4. The Archivist will provide staff with regularly updated inventories of and finding aids to the contents of the Cathedral Archives. The office of origin or the Dean or his/her representative may withdraw records at any time. The Archivist shall keep a running record of all materials withdrawn.
5. Until further notice, access to the following records will be restricted and not made directly available to outside researchers absent instructions from the Dean:

- (a) Personnel records.

(b) Sacramental records volumes whose latest entry is less than 72 years old.

(c) Vestry and Chapter minutes whose latest entry is less than 40 years old.

6. Routine requests for evidence in sacramental records volumes (baptisms, confirmations, marriages, deaths) will continue to be handled by staff from card files in the office. Other requests for historical information should be directed to the Archivist. Requests for information in restricted records should also come to the Archivist, who will determine, after consultation, whether such information can and should be provided.

7. Materials in the Cathedral Archives may not leave the Cathedral complex except as needed for specialized conservation, photoreproduction, or through loans to responsible institutions. In the event that materials are to be microfilmed for any purpose, by written agreement the master copy of the microfilm and all rights over its content and use must remain with the Cathedral.

8. Access to materials in the Cathedral Archives is available to all clergy, staff and members of St. Paul's Cathedral. Such materials may also be made available to qualified researchers on application to the Cathedral Archivist. Researchers must agree to abide by the rules and regulations of the Cathedral Archives. Permission to use the materials does not imply permission to publish, which must be sought separately.

9. Space permitting, the Cathedral Archivist may arrange to hold the records of organizations associated with the Cathedral. Such records will be held on a depository basis, on terms agreed upon in writing at the time they are deposited. Such materials will remain the property of the originating organization unless accompanied by deed of gift.

10. The Dean and Chapter may make provision for appropriate space, capital equipment, materials and other costs of maintaining the Cathedral Archives in annual or capital budgets. The Dean may approve any fee schedule for services provided to outside researchers.

11. The Dean, in consultation with the Archivist, may from time to time approve such further regulations and directives as may be appropriate.

Approved by Chapter on 29 October 2002

Chapter Policy on Peace and Justice Issues

Adopted November 2005

Process and Format for Submission of Peace and Justice Policies

The following is the minimum that must be part of any proposal for adoption by the Chapter of St. Paul's Episcopal Cathedral as a policy statement on a Peace and Justice issue. Nothing in this process is intended to inhibit any individual clergy, staff or member from expressing a personal commitment to a position.

A proposed policy paper, written in resolution format, is submitted to the Dean that contains, as a minimum, the following elements. The Dean may refer the proposal back for further study or submit it to the Chapter for consideration.

Describe, generally, the Peace and Justice issue that is being presented to the Chapter for consideration.

What is the position of the National Church found in the resolutions of the Triennial Convention?

Describe in detail the research that was collected and examined relative to the specific Peace and Justice issue. Attach any relevant research.

Feb 6, 2007

Attachment 3

Cathedral Church of St. Paul
San Diego, CA

Policy Regarding the Disposition of Undesignated Bequests

WHEREAS, an undesignated bequest is a testamentary gift of real or personal property, left to the Cathedral through the donor's will or other estate planning instrument, which is not designated by the donor for some specific purpose; and

WHEREAS, bequests represent the legacy of the donor to future generations, the "accumulated stewardship" of one's God-given resources and the final disposition of those gifts accumulated over a lifetime; and

WHEREAS the entrustment of such bequests to the Cathedral represent a final expression of devotion to God and trust in the ongoing ministry and mission of this Community; and

WHEREAS, it is the desire of the Cathedral to encourage, receive, and administer bequests in a manner that is respectful of and faithful to the legacy represented and the spirit in which it is offered; and

WHEREAS, the buildings and grounds of the Cathedral as well as its Endowment Fund represent the legacy of this Community to future generations, and

WHEREAS, the Cathedral is in receipt of a survey entitled The Southern Cross Report, dated September 2006, which identifies a number of major repairs and improvements which should be undertaken to properly maintain the Cathedral for future generations.

THEREFORE BE IT RESOLVED, that unrestricted bequests of cash or cash equivalents, including marketable securities, shall be allocated in the following manner:

1) Any undesignated bequest held by the Cathedral at the time of the adoption of this policy, as well as any individual bequest received in calendar years 2007 and 2008, shall be distributed as follows: At earliest practicable time, 75% of such funds shall be placed in the Restoration Fund, the purpose of which is to conduct major repairs necessary to maintain the safety, security, and beauty of the physical facilities of the Cathedral, including but not limited to, those identified in the Southern Cross, with the remaining portion of the gift, placed in the Endowment Fund;

2) Any undesignated bequest received by the Cathedral during years 2009 and 2010 shall be distributed as follows: 50% shall be placed in the Restoration Fund, and remaining portion into the Endowment Fund;

3) Any undesignated bequest received by the Cathedral during years 2011 and 2012, 25% shall be placed in the Restoration Fund, and the remaining portion into the Endowment Fund;

4) For years 2013 and beyond, 100% shall be placed in the Endowment Fund.

BE IT FURTHER RESOLVED, that unrestricted bequests of real or personal property shall be administered by the Chapter on a case-by-case basis in light of this policy, upon review and recommendation by a gift acceptance committee and/or in compliance with any superseding gift acceptance policies which may be subsequently adopted.

BE IT FURTHER RESOLVED, that any controversies as to the intent and/or interpretation of this policy shall be resolved by the Chapter upon review and recommendation by a gift acceptance committee and/or in compliance with any superseding gift acceptance policies which may be subsequently adopted.

BE IT FURTHER RESOLVED, that the Cathedral affirms its commitment to honor the expressed will of donors of bequests and use restricted bequests only for the purposes designated by the donor.

1. The first part of the paper is devoted to the study of the properties of the function $f(x)$ defined by the equation $f(x) = \int_0^x f(t) dt$. It is shown that $f(x)$ is a constant function and that its value is zero.

2. The second part of the paper is devoted to the study of the properties of the function $f(x)$ defined by the equation $f(x) = \int_0^x f(t) dt$. It is shown that $f(x)$ is a constant function and that its value is zero.

3. The third part of the paper is devoted to the study of the properties of the function $f(x)$ defined by the equation $f(x) = \int_0^x f(t) dt$. It is shown that $f(x)$ is a constant function and that its value is zero.

4. The fourth part of the paper is devoted to the study of the properties of the function $f(x)$ defined by the equation $f(x) = \int_0^x f(t) dt$. It is shown that $f(x)$ is a constant function and that its value is zero.

5. The fifth part of the paper is devoted to the study of the properties of the function $f(x)$ defined by the equation $f(x) = \int_0^x f(t) dt$. It is shown that $f(x)$ is a constant function and that its value is zero.

Feb 6, 2007

Attachment 4

Cathedral Church of St. Paul
San Diego, CA

Policy Regarding the Disposition of Undesignated Gifts

WHEREAS, an undesignated gift is a gift made during the donors lifetime which does not represent the donor's pledge and nor is it designated for a particular use or purpose; and

WHEREAS, such gifts cannot be reasonably budgeted for; and

WHEREAS, the Cathedral is in receipt of a survey entitled The Southern Cross Report, dated September 2006, which identifies a number of major repairs and improvements which should be undertaken to properly maintain the Cathedral for future generations;

THEREFORE BE IT RESOLVED, that, unrestricted, lifetime gifts to the Cathedral of cash or cash equivalents, including marketable securities, shall be allocated in the following manner:

- 1) Any individual gift with a value of \$25,000 or less shall be deposited into the Cathedral operating fund;
- 2) For any individual gift with a value more than \$25,000, the first \$25,000 shall be deposited into the Cathedral operating fund and the remaining portion of such gift shall be treated as an undesignated bequest, and be subject to the policy currently in effect pertaining to such gifts;

BE IT FURTHER RESOLVED, that unrestricted gifts of real or personal property shall be administered by the Chapter on a case-by-case basis in light of this policy, upon review and recommendation by a gift acceptance committee and/or in compliance with any superseding gift acceptance policies which may be subsequently adopted.

BE IT FURTHER RESOLVED, that any controversies as to the intent and/or interpretation of this policy shall be resolved by the Chapter upon review and recommendation by a gift acceptance committee and/or in compliance with any superseding gift acceptance policies which may be subsequently adopted.

BE IT FURTHER RESOLVED, that the Cathedral affirms its commitment to honor the expressed will of donors of restricted gifts and use such gifts only the purposes designated by the donor.

Very Rev. Scott Richardson

From: SConfer@aol.com

Sent: Wednesday, October 04, 2006 9:16 AM

To: jerryarent@cox.net; spierce@aznet.net; eastonshouse@hotmail.com; RLief@aol.com; bbonner@cox.net; jsanford@dor.ca.gov; revjbf@priest.com; bobgholt@sbcglobal.net; fra59E@yahoo.com; scortez@ptloma.edu; thomasa@stpaulcathedral.org; anbssp@yahoo.com; chs10089@earthlink.net; cmcguir1@san.rr.com; alexandra_alberts3@yahoo.com; jfmreese@juno.com; Antelope77@aol.com; blairloy@yahoo.com; DNC2@aol.com; Christine Spalding; mariangaston@yahoo.com; the_jarv@hotmail.com; buchsee@pacbell.net; divesmyst@cox.net; VLKelley@Fed.Ex.com; blair-loy@ucsd.edu; Very Rev. Scott Richardson; laura@flagshipresearch.com; emimoore@yahoo.com; stephenconfer@hotmail.com; peopleswarden@stpaulcathedral.org; bananashke@sbcglobal.net; rtrees@juno.com; scottandchristie@cox.net; bighairgirl@earthlink.net; ceciliaburch@san.rr.com; mimsel@cox.net; Joan Ford; richardhuff@lycos.com; mmunz1@yahoo.com; Phil Darby; skelley@sciences.sdsu.edu; deanna.bebb@earthlink.net; mjnsd@yahoo.com; coatspt@earthlink.com; BRMcNutt@aol.com; Moose81625@aol.com; mimistockton@yahoo.com; IMB Recipient 1

Cc: Allisyn Thomas; GuidoJr@cox.net; sswett@sandiego.gov; krisdhatch@netscape.net; CHarris@irsdeal.com; Very Rev. Scott Richardson; Jim@jimgreer.com; MMRathbun@cox.net; RussellSO21@hotmail.com; KSquires@cox.net; anbssp@earthlink.net; David Norgard; GuinKerstetter@cox.net; ktranbarger@compuserve.com; CalDonna@san.rr.com; ReedRC@spawar.navy.mil; JHVelde@cox.net; ReedRC@san.rr.com

Subject: Policy Development Process

there have been questions about the procedure the Chapter is to use for the adoption of policy statements on social justice issues. This policy was adopted in November 2005 by the Chapter after much discussion and final adoption by the Peace and Justice Committee. It follows below.

PROCESS AND FORMAT FOR SUBMISSION OF PEACE AND JUSTICE POLICIES FOR SUBMISSION AND CONSIDERATION BY THE CHAPTER OF ST. PAUL'S EPISCOPAL CATHEDRAL

The following is the minimum that must be part of any proposal for adoption by the Chapter of St. Paul's Episcopal Cathedral as a policy statement on a Peace and Justice issue. Nothing in this process is intended to inhibit any individual clergy, staff, or member from expressing a personal commitment to a position.

A proposed policy paper, written in resolution format, is submitted to the Dean that contains, as a minimum, the following elements. The Dean may refer the proposal back for further study or submit it to the Chapter for consideration.

Describe, generally, the Peace and Justice issue that is being presented to the Chapter for consideration.

What is the position of the National Church found in the resolutions of the Triennial Convention?

Describe in detail the research that was collected and examined relative to the specific Peace and Justice issue. Attach any relevant research.

**St. Paul's Cathedral
The Columbarium
Official Rules
Proposed Revision April 2015**

*Brother's Columbarium
maintenance?*

Management

1. The Columbarium shall be managed by a Columbarium Committee created by the Chapter of St. Paul's Cathedral. The Committee is composed of The Committee is composed of ~~five members: the Dean (or another cleric designated by him), the Cathedral Administrator, the Wardens of the Chapter, and the Cathedral Treasurer.~~ **between five and eight members who shall include the Dean (or another cleric designated by her), a Chapter member, and the Cathedral Treasurer.**
2. The Committee shall meet at least once annually, within ninety days of the Annual Meeting of the Cathedral congregation.
3. Administration of the Columbarium shall be the responsibility of ~~the Cathedral Administrator.~~ **the Dean, and may be delegated to another member of the Cathedral staff.**
4. Disputes arising from the application of these Rules and Regulations will be resolved solely by the Committee.
5. At its discretion, the Committee may engage in appropriate marketing and communications activities to promote the sales of niches.
6. The Chapter will periodically review all Columbarium operations and transactions in order to ensure that such operations and transactions are being performed according to any and all applicable laws and these Rules.
7. Upon recommendation by the Committee, the Chapter may amend these Rules at any time.

Plan of Operation

Eligibility

1. Any current or former pledger to this Cathedral may purchase as a permittee one or more niches for the inurnment of human remains. A single name is allowed as the permittee, i.e. the person who has purchased the rights to use a niche.
2. The permittee will identify the designee(s) whose remains will be placed in the niche. Designees may include parents, step-parents, children, siblings, spouse, or partner.

Contents of Niches

The contents of niches are limited to one or two urns containing the human remains of approved designees and a small memento which will be subject to the approval of the Committee.

Urns

One or two urns, as needed, are included in the purchase of a niche and only urns provided by the Cathedral shall be used within the Columbarium. Should the designee's human remains exceed the size of the urn, the responsible party (survivor or inurnment organizer representing the decedent) will be required to determine what action is to be taken with the excess remains.

Engraving

1. The engraving on each niche shall conform in all respects to standards established by the Committee. Pre-deceased engraving may be requested. Names and dates are the only inscriptions allowed. Certain titles and suffixes will be allowed with prior Committee approval. Dates will show as MMM DD, YYYY. Engraving on one face of the urn is also provided. The permittee may also request personalized engraving on the opposite side of the urn at his or her expense.

2. Should pre-deceased engraving be requested and approved and subsequently a change be required in the name, a substantial niche face and engraving replacement fee will apply.

Proper Decorum

The Columbarium shall be considered part of the Cathedral structure and all persons in the area of the Columbarium are expected to conduct themselves accordingly.

Clergy

When the services of clergy are desired at the Columbarium, it is expected that, unless unavailable, a minister of the Cathedral will officiate. If the deceased, or the family of the deceased, desires to have another cleric participate in the service, then, upon approval of such participation by the Cathedral, the invitation to the other minister may be extended.

Pricing

Payment

Payment for use of the niche shall be in the manner approved by the Committee at the time the Columbarium Agreement is signed and as provided therein. Niches shall be assigned only after the Committee has received payment in full and has approved the designees.

Provisions to the Purchaser

The Committee sets the price of each niche, subject to approval by the Chapter. The Committee shall review the schedule of fees from time to time and make recommendations to the Chapter concerning changes. As of 5 September 2004 and until further notice, the purchase price for a niche is \$4,000 and includes the following:

- Sole right to use the space assigned;
- One or two urns, as requested by the permittee;
- Engraving of the name and dates for one or two decedents;
- Reception and placement of human remains in the urn(s), if necessary;
- Recording of the inurnment with the City of San Diego;
- Opening and closing of the niche two times per urn (engraving and inurnment);
- Perpetual care of the Columbarium

Engraving Changes

To change a pre-deceased inscription and replace the niche face, a fee of \$1,000 will be charged and is payable in advance.

Agreement Terms and Conditions

All agreements between the Cathedral and permittees shall include the following terms and conditions:

1. Complete control and management of the Columbarium shall be vested in the Columbarium Committee by authority of the Cathedral Chapter.
2. Upon recommendations from the Columbarium Committee, the Chapter may make or modify rules governing the use and maintenance of the Columbarium. The Chapter may also amend the terms and conditions of its agreements with permittees with respect to the use, operation, and maintenance of the Columbarium. Interpretation of these terms shall be at the exclusive discretion of the Chapter. When it decides that the literal interpretation of the terms may impose unnecessary hardship, the Chapter may make exceptions to the terms.
3. The nontransferable limited right to use the niche for the purpose of inurnment of human remains is not intended to be and never shall be construed as granting any legal title to any space in the Columbarium or the Cathedral. Purchase does not give the permittee any property rights to the Columbarium.
4. Although the Chapter intends to maintain the Columbarium, the Cathedral assumes no liability or responsibility for the maintenance of the Columbarium, for the preservation or loss of, or damage to, any urn placed therein or the remains of any person inurned in the Columbarium, or for any matter or thing relating to the Columbarium.
5. The Cathedral may carry such insurance for its own benefit upon the Columbarium and contents.
6. No inurnment shall be permitted in, or engraved inscription made upon the plaque of any niche when the purchase fee has not been fully paid, except by special written consent of the Committee.

7. The use of the niche shall be limited to cremated human remains. The cremated remains of at most two persons shall be inurned in each niche. The remains of pets are not allowed to be placed in a niche.
8. The permittee, or a person recognized and accepted by the Committee as the successor to the permittee, in his or her sole discretion, may change the designee, provided the prior written consent of the Committee is obtained. If, at the time of his or her death, the permittee does not select a successor by appropriate designation in a Last Will and Testament admitted to probate, any rights or responsibilities granted and accepted herein shall pass to purchaser's heirs at law.
9. If the niche has not been used within fifty (50) years of the date of the Columbarium Agreement or within one year of the death of the permittee, a successor, or the last surviving child of the permittee, whichever is first, all rights to the niche shall revert to the Cathedral. The Cathedral may pay the estate of the deceased permittee a nominal sum upon demand made within five years of the reversion.
10. Under no circumstances may any permittee sell the rights to use a niche to any party other than the Cathedral. The Cathedral reserves the right to make the decision on the timing to repurchase.
11. All markers or other designations for niches in the Columbarium, the material, design, construction, type, shape, size, and character thereof, and all lettering, legends or other markings shall be subject to the absolute and sole control of the Committee. Permittees or their successors shall be required to approve the exact spelling and content of the inscription used on the niche.
12. All ashes and human remains inurned in the Columbarium niches must be in urns, and the material, design, construction, type, size, shape, and character of such urns shall be subject to the absolute and sole control of the Committee.
13. The Committee may refuse at its sole discretion to inurn the cremated remains of any person, in which event the Committee shall offer to refund and tender to the permittee or successor all refundable monies paid for the niche in which inurnment is refused.
14. The Columbarium may be enlarged or remodeled at any time. If for any reasons the Cathedral ceases to exist, all remains in the Columbarium shall be removed and dispersed as directed and paid by the Cathedral.
15. If, at any time, the Cathedral decides to change the location of or terminate the use of all or any part of the Columbarium, the Cathedral may remove the urns from any niche or niches affected by the change or termination and have them placed in another appropriate place at the sole discretion of the Cathedral. However, such relocation shall be at the Cathedral's sole expense and such removal and reinurnment shall be done in a prayerful and worshipful manner under the direction of the Dean of the Cathedral.

**St. Paul's Cathedral
The Columbarium
Official Rules**

St. Paul's Cathedral *the City*
2728 Sixth Avenue
San Diego, CA 92103
619.298.7261
fax 619.298.2689
StPaulCathedral.org

I have received a copy of the Official Rules governing the Columbarium at St. Paul's Cathedral and agree to abide by them as they are stated there or amended hereafter by the Cathedral Chapter. I agree to notify the Cathedral office of any change of address.

Signature of Permittee and Date

Rev. 102905 DLN

St. Paul Cathedral

Financial Roles & Responsibilities

1. Supervise the collection, counting and deposit of all contributions to the congregation; ensuring that at least two persons are present at all times during collection and counting; (Betsey)
2. Supervise the treasurers of all other accounts, ensuring that they follow established accounting procedures and appropriate safeguards (those accounts maintained by any organization/committee/task force that is a part of the congregation); (Betsey)
3. Ensure that bills are paid in a timely fashion; (Betsey)
4. Work with any designated committee to make certain that adequate insurance is maintained on all real and tangible property; (Betsey)
5. Determine that the books and accounts of the congregation are kept in accordance with standard accounting procedures and the requirements of the canons; (Erin)
6. Ensure that the congregation's financial operations are in accordance with the Episcopal Church and diocesan canons, the congregation's by-laws and state and federal laws; (Betsey)
7. Ensure that the congregation's deeds and other instruments of ownership are secure, and maintained in the manner prescribed by canon and civil law; (Betsey)
8. Ensure that anyone serving as custodian of any congregational or organizational funds over \$500 is bonded by a professional bonding insurer; (Betsey)
9. Meet regularly with the Dean, Wardens and/or staff for planning and evaluation; (Betsey & Erin)
10. Serve on the Finance Committee; (Betsey & Erin)
11. Assist in the development of budgets; (Erin (lead) & Betsey)
12. Be available to consult with other committees that might need help in planning budgets or other assistance in financial matters; (Erin (lead) & Betsey)
13. Prepare a monthly financial report for Chapter (Erin) and make an annual financial report to the congregation (Betsey);
14. Make appropriate contributions to the diocesan parochial report 15. (Erin compiles financial information, Betsey certifies & signs report)

Prepared by Betsey Monsell, 1/29/2015

